

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Cinnamon R. Hanko</u> | Social Security number or ITIN | xxx-xx-2138 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | <u></u> | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-23199-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cinnamon R. Hanko

10/10/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Cinnamon R. Hanko
 Debtor

Case No. 17-23199-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db
 14672624 #+Cinnamon R. Hanko, 2060 Thomas Drive, McKeesport, PA 15131-4224
 14672625 +AT & T Employees Federal Credit Union, 635 Grant Street, Pittsburgh, PA 15219-4404
 14728139 CFC Deficiency Recovery, 1807 West Diehl Road, Naperville, IL 60563-1890
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14672628 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 14881970 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 14881969 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 14672635 Midland Funding, 2365 Northside Drive, Suite 30, Carlsbad, CA 92018
 14686373 +Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14676903 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14690536 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2018 03:20:17 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14711343 EDI: BL-BECKET.COM Oct 11 2018 07:04:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14672626 EDI: WFNNB.COM Oct 11 2018 07:03:00 Comenity Bank, P.O. Box 182125,
 Columbus, OH 43218-2125
 14672627 +EDI: RCSFNBMARIN.COM Oct 11 2018 07:03:00 Credit One, P.O. Box 98872,
 Las Vegas, NV 89193-8872
 14739822 EDI: DIRECTV.COM Oct 11 2018 07:03:00 Directv, LLC, by American InfoSource LP as agent,
 PO Box 5008, Carol Stream, IL 60197-5008
 14672629 EDI: AMINFOFP.COM Oct 11 2018 07:03:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 14672630 EDI: IRS.COM Oct 11 2018 07:04:00 Internal Revenue Service,
 1000 Liberty Avenue--Room 711-B, Pittsburgh, PA 15222-3714
 14672631 EDI: CBSKOHLS.COM Oct 11 2018 07:03:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
 14677928 E-mail/Text: camanagement@mtb.com Oct 11 2018 03:19:44 Lakeview Loan Servicing, LLC,
 c/o MtT Bank, P.O. Box 1288, Buffalo, NY 14240-1288
 14672632 +E-mail/Text: camanagement@mtb.com Oct 11 2018 03:19:44 M & T Credit Corporation,
 P.O. Box 4649, Buffalo, NY 14240-4649
 14723388 +EDI: MID8.COM Oct 11 2018 07:03:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 14672633 +EDI: TSYS2.COM Oct 11 2018 07:03:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 14673099 +EDI: PRA.COM Oct 11 2018 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14712028 +EDI: JEFFERSONCAP.COM Oct 11 2018 07:03:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 14672636 +EDI: RMSC.COM Oct 11 2018 07:04:00 Synco/Walmart, PO Box 965005, Orlando, FL 32896-5005
 14672637 +EDI: WTRRNBNBANK.COM Oct 11 2018 07:03:00 TD Bank USA, PO Box 673,
 Minneapolis, MN 55440-0673
 14743546 +E-mail/Text: bncmail@w-legal.com Oct 11 2018 03:20:50 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LakeView Loan Servicing, LLC
 14672634 Mid American Trust
 cr* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Oct 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Brian M. Kile on behalf of Creditor First National Bank of Pennsylvania
bkile@grenenbirsic.com, mcupec@grenenbirsic.com;lstanger@grenenbirsic.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
David W. Raphael on behalf of Creditor First National Bank of Pennsylvania
draphael@grenenbirsic.com, mcupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Shawn N. Wright on behalf of Debtor Cinnamon R. Hanko shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co
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TOTAL: 8